

REMARKS

Claims 1-36 are currently pending in the patent application. The Examiner has rejected Claims 1-36 under 35 USC 103 as unpatentable over Rowney in view of Patel and further in view of Feldbau. For the reasons set forth below, Applicants respectfully assert that all of the pending claims, as amended, are patentable over the cited prior art.

The present invention is directed to an enterprise-based system for processing transactions wherein a transaction management system automatically creates an electronic transaction comprising an electronic representation of the transaction and a plurality of verifiable anonymous role certificates which must be completed. The electronic transaction includes at least one verifiable anonymous role certificate to be completed for each of the plurality of roles for which approval is required to obtain authorization of the transaction. In creating the electronic transaction, a database may be consulted to obtain a permission set of potential recipients who are in the roles to authorize the transaction. Once created, the electronic transaction is routed to obtain the

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relevant approvals which comprise completed role certificates, followed by verifying the authenticity of the completed role certificates against stored role certificates with corresponding signatures.

The claims expressly recite that "role certificates" are included in the electronic authorization of the transaction, since approvals have to be obtained for each of a plurality of roles but nor for each of a plurality of individuals. Applicants reiterate the earlier contention, not expressly addressed by the Examiner, that the term "role certificate" is a specific term which was defined in the Specification from the bottom of page 8 to the bottom of page 10. The defined and claimed "role certificate" is a certificate which represents the role, and not the person, from which approval must be obtained for authorization of the transaction. Applicants have respectfully asserted that the Examiner cannot ignore the express definition of the term which has been supplied by Applicants and should not erroneously interpret the term to mean something other than the expressly-provided definition. To suggest that the expressly-defined term "role certificate" is the same as a user-specific authorization, as further discussed below with reference to the Rowney and Patel references, is simply not

tenable. Applicants request reconsideration of the above argument by the Examiner. Applicants believe that neither Rowney nor Patel, nor the newly-cited Feldbau patent, teach or suggest a role certificate as taught and claimed by the present invention.

Applicants further reiterate that the role certificates of the present invention are anonymous (see: page 9, lines 1-page 10, line 1), so that authorization is associated with a role and not a person, and are generated in a format requiring completion. What is generated in the present invention is an electronic authorization "form" of a transaction including the electronic representation of the transaction and the plurality of anonymous role certificates **to be completed**. The present claims do not recite a system and method for generating a completed authorization by an authorizing body. Rather, they recite a system and method for generating and distributing an electronic authorization which must be completed, and then verified. The amended language of the independent claims expressly recites that the role certificates which are part of the electronic representation of the transaction are anonymous, that the role certificates require completion, and that a plurality

of the anonymous role certificates are associated with a transaction, at least one for each needed approval.

The Rowney patent teaches a three-step approval system wherein a first computer (the customer computer) submits a name and value pair to an administrative function located on a third computer (the merchant computer); the third computer sends the name and value pair along with identifying certification information to a certification authority on a second computer (a payment gateway); and, the second computer creates a certificate comprising the name and value pair and other certification information. The created certificate is used for authenticating the identity of the customer using the first computer as a party that can pay the stated value. The certificate is a completed authentication which is user-specific. The Rowney user-specific certificate is not anonymous. The entity which is generating the user-specific certificate is the authenticating entity.

Applicants respectfully reiterate that the Rowney patent provides no teachings of verifiable anonymous role certificates which require completion being included in any of the communications which are passed among the three computers, as acknowledged by the Examiner. The Rowney

communications may include "certification information" and may result in a "certificate" being rendered by the payment gateway for identifying the customer, but there are no teachings or suggestions of an automatically generated electronic transaction comprising an electronic representation of the transaction and at least one verifiable role certificate to be completed for each role for which approval is required to obtain authorization of the transaction. Applicants again assert that Rowley does not teach or suggest creating an electronic authorization of a transaction including an electronic representation of the transaction; does not teach or suggest role certificates, but teaches user-specific authorizations; does not teach or suggest anonymous certificates, but includes name-value pairs which are user-specific; and, does not teach or suggest that certificates are generated **for authentication completion**, but are complete user-specific certificates generated by the authenticating entity.

The Examiner has acknowledged that the Rowley patent does not teach creating or processing an electronic representation of a transaction and further that Rowley does not teach or suggest the use of verifiable role certificate for each role for which approval is required to authorize a

transaction. The Examiner has cited the Patel patent publication and Feldbau patent as providing those teachings which are missing from the Rowley patent.

The Patel patent publication teaches a system and method for providing secure anonymous communication between a first and second party wherein a third party creates an anonymous certificate for the first party to use in communications with the second party. The anonymous certificate is a user-specific certificate generated by a certifying or authenticating entity (i.e., the third party). Each created user-specific certificate has a selected attribute which is used by the second party for verification purposes. When the second party receives the completed certificate with the selected attribute, the second party agrees to establish the requested communication with the anonymous first party. While the certificate is anonymous, the certificate is user-specific and is a completed certificate which is generated by the authenticating or certifying entity. Patel does not teach creating an electronic authorization of a transaction including an electronic representation of the transaction; does not teach or suggest role certificates, but teaches user-specific authorizations; and, does not teach or suggest that

certificates are generated *for authentication completion*, but are complete user-specific certificates generated by the authenticating entity.

Applicants disagree with the Examiner's interpretation of the Patel teachings found in the Abstract and at paragraph 0011. The Examiner concludes that Patel teaches an electronic representation of the transaction. However, what Patel teaches in those passages is the creating an anonymous certificate asserting a selected attribute of the first party. The certificate is not an electronic representation of the transaction, it is simply an anonymous certificate which identifies the first party. The certificate does not include any transaction-specific information. Moreover, the selected attribute is an attribute of the first party for whom the certificate is being created. For example, as taught by Patel in paragraph 0033, the attribute may be age, citizenship, financial status, etc. which would further identify that first party. The attribute may identify the first party user as someone who able to view certain age-restricted content. The attribute is not, however, an electronic representation of a transaction. Applicants request that the Examiner respond

to the foregoing arguments, rather than just reiterating the rejections.

Further, the Examiner has repeatedly stated that Patel teaches at least one verifiable anonymous role certificate for each role for which approval is required to obtain authorization of the transaction. However, Patel makes no mention of role certificates or roles for which approval is required. Patel's certifying entity simply generates a completed, user-specific though anonymous, identifying certificate. Patel does not create an electronic authorization of a transaction including an electronic representation of the transaction; does not teach or suggest role certificates, but teaches user-specific certification; and, does not teach or suggest that certificates are generated for authentication completion, but teaches complete user-specific certificates generated by the certifying entity.

The Examiner has provided a new ground for rejection, citing the Feldbau patent, in conjunction with Rowney and Patel, for its teachings found in Col. 18, lines 23-29. The cited passage, which begins at Col. 17, line 55, states that it may be useful to include a "delivery indication provided by the recipient's agent...to be considered an acceptable

proof of delivery to the recipient." Applicants respectfully assert that Feldbau is teaching incorporation of identification information of the sender and recipient as proof of delivery. Feldbau effectively teaches that it may be useful to provide a sender stamp, upon sending the message, and an acknowledgment of receipt of the message with a recipient stamp upon receipt. Neither proof of sending nor proof of receipt is anonymous, neither is included as a role certificate to be completed, and neither comprises authentication for an electronic transaction. What Feldbau provides is that user-specific identification information be added to a message by the sender and the recipient. The cited passage does not teach nor suggest that the identification information be provided as authorization for the message, let alone that anonymous role certificates to be completed would be included in the message. Identifying information for the sender and the recipient are included in the Feldbau message simply as proof of sending and receiving. Clearly Feldbau is not teaching or suggesting the inclusion of a plurality of anonymous role certificate to be completed for each of a plurality of roles for which approval is required to obtain authorization of an electronic transaction. Applicants

respectfully assert that the Examiner's interpretation of the Feldbau patent teachings is erroneous and request reconsideration of the rejections based on a combination of teachings of Rowley, Patel and Feldbau.

Applicants respectfully assert that the combination of Rowley and Patel with Feldbau would not obviate the invention as claimed. Since none of the cited references teaches or suggests the creation and use of an electronic transaction having a plurality of verifiable anonymous role certificates to be completed, at least one role certificate to be completed for each role for which approval must be obtained, it cannot be maintained that the combination renders the claim language obvious. Applicants contend that the Examiner has not made out a *prima facie* case of obviousness since the references do not teach or suggest each and every claim feature.

Applicants further aver that, even if one were to modify the Rowley patent system with the teachings of Patel and Feldbau, one would not arrive at the invention as claimed. The combination would result in a modified system wherein the customer computer would submit a name and value pair to an administrative function located at an authenticating entity. The name and value pair would be

included in a message having sender (i.e., customer computer) identification information. Upon receipt of the name and value pair at the authenticating entity, the authenticating entity would generate a completed, user-specific but anonymous, certificate for the user to utilize in communications with yet another entity, which would be sent to the customer computer with identification information as evidence that the authenticating entity had received the message. The resulting combination would not, however, teach or suggest steps or means for automatically assembling an electronic authorization of a transaction comprising an electronic representation of the transaction and a plurality of verifiable anonymous role certificates to be completed comprising at least one verifiable anonymous role certificate to be completed for each of a plurality of roles for which approval is required to obtain authorization of the transaction; distributing the electronic authorization for completion of said plurality of role certificates; extracting completed verifiable role certificates from the electronic authorization; and verifying whether completed role certificates, associated with the authorization, are themselves authentic, as claimed.

Based on the foregoing remarks, and the previously-submitted amendments, Applicants respectfully request reconsideration of the amended claim language in light of the remarks, withdrawal of the rejections based on Rowney, Patel, and Feldbau, and allowance of the claims.

Respectfully submitted,

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